



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

11/22/2022

**THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.**

<b>AGENCY</b> Olivier-VanDyk Insurance Agency 2780 44th Street SW Wyoming, MI 49519		<b>PHONE</b> (A/C, No, Ext): 616-454-0800	<b>COMPANY</b> The Hartford PO Box 2999 Hartford, CT 06104-2999	
<b>FAX</b> (A/C, No): 616-454-7100	<b>E-MAIL ADDRESS:</b> certificates@ovdinsurance.com			
<b>CODE:</b>	<b>SUB CODE:</b>			
<b>AGENCY CUSTOMER ID #:</b>		<b>LOAN NUMBER</b>		<b>POLICY NUMBER</b> 81SBAU9XH7
<b>INSURED</b> Chocolate Girl Explosion Inc.; Ah-Ha Chocolates, Fudge & Ice Cream Corp; Highly Favored Confections Inc.; Chocolate Blessings Inc.; Dark Chocolate Inc. Chicago IL 60604		<b>EFFECTIVE DATE</b> 11/27/2022	<b>EXPIRATION DATE</b> 11/27/2023	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
<b>THIS REPLACES PRIOR EVIDENCE DATED:</b>				

## PROPERTY INFORMATION

**LOCATION/DESCRIPTION**  
 Location 1 - 310 S Michigan Ave, Chicago, IL 60604  
 Location 2 - 5226 S Harper, Chicago, IL 60615  
 Location 3 - 600 East Grand, Chicago, IL 60611  
 Location 4 - 407 S Third St, Geneva, IL 60134  
 Location 5 - 5224 N Clark, Chicago, IL 60640  
 Location 6 - 737 North Dearborn St, Chicago, IL 60654

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

## COVERAGE INFORMATION

PERILS INSURED    BASIC    BROAD     SPECIAL

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Location 1 - Business Personal Property	216,219	500
Location 1 - Tenants Improvements & Betterments	195,125	500
Location 2 - Business Personal Property	216,219	500
Location 2 - Tenants Improvements & Betterments	195,125	500
Location 3 - Business Personal Property	216,219	500
Location 3 - Tenants Improvements & Betterments	195,125	500
Location 4 - Business Personal Property	205,000	500
Location 4 - Tenants Improvements & Betterments	185,000	500
Location 5 - Business Personal Property	205,000	500
Location 5 - Tenants Improvements & Betterments	185,000	500
Location 6 - Business Personal Property	205,000	500
Location 6 - Tenants Improvements & Betterments	185,000	500
Business Income - 12 month ALS		
See Attached...		


## REMARKS (Including Special Conditions)

30 day notice of cancellation

## CANCELLATION

**SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.**

## ADDITIONAL INTEREST

<b>NAME AND ADDRESS</b>  Kilwins Chocolates Franchise Inc. Kilwins Quality Confections Inc. 1050 Bay View Rd Petoskey, MI 49770	<input type="checkbox"/> ADDITIONAL INSURED	<input type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	<input type="checkbox"/> MORTGAGEE	LOAN #	
	<b>AUTHORIZED REPRESENTATIVE</b> 		



## ADDITIONAL REMARKS SCHEDULE

<b>AGENCY</b> Olivier-VanDyk Insurance Agency		<b>NAMED INSURED</b> Chocolate Girl Explosion Inc.; Ah-Ha Chocolates, Fudge & Ice Cream Corp; Highly Favored Confections Inc.; Chocolate Blessings Inc.; Dark Chocolate Inc. Chicago IL 60604	
<b>POLICY NUMBER</b> 81SBAU9XH7		<b>EFFECTIVE DATE:</b> 11/27/2022	
<b>CARRIER</b> The Hartford	<b>NAIC CODE</b>		

**ADDITIONAL REMARKS**

**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,**  
**FORM NUMBER:** 27 **FORM TITLE:** EVIDENCE OF PROPERTY INSURANCE

**COVERAGE INFORMATION:**

Spoilage, Amount Of Insurance: 50,000  
 Wind Included